



# Guarding your biggest investment



**Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)**

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

A PIDM member

The benefit payable under eligible product is (are) protected by PIDM up to limits.

Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

## Your house is your haven. Allianz Houseowner & Householder is your security.

Owning a home has always been a top priority for you. For married couples, building a safe haven for your family is at the top of the must-do list. We understand that you've put in a lot of effort and care to secure your home and its contents—likely the biggest investment you've ever made.

While you take all the necessary precautions to protect your investment, the unexpected could still strike. Fire, burglary, and flood are just some of the common risks your home faces every day.

Whether you're a proud homeowner or a tenant, Allianz is here to ensure that your investment is well-protected with Allianz Houseowner & Householder Insurance.



**Houseowner** covers your residential building (house/flat/ apartment including fixtures, fittings, garages, walls, gates and fences around the house).



**Householder** covers your household contents and personal effects which belong to you or members of your family.

## What are covered in Houseowner & Householder?

Coverage	Houseowner	Householder
	Buildings	Contents
Fire, lightning, thunderbolt, subterranean fire	Yes	Yes
Domestic explosion	Yes	Yes
Aircraft damage	Yes	Yes
Impact by road vehicles or animals	Yes	Yes
Bursting or overflowing of domestic water tanks, apparatus or pipes	Yes	Yes
Theft but only accompanied by actual forcible and violent breaking into or out of a building	Yes	Yes
Hurricane, cyclone, typhoon, windstorm	Yes	Yes
Earthquake, volcanic eruption	Yes	Yes
Flood but excluding loss or damage caused by subsidence or landslip	Yes	Yes
Loss of rent — Limit 10% of Total Sum Insured	Yes	Yes
Liability to the public — Limit RM50,000	Yes	Yes
Property temporarily removed — Limit to 15% of Total Sum Insured on contents (does not cover property removed for sales or exhibition or furniture depositories)	No	Yes
Damage to mirrors — Limit RM500 per piece any one incident	No	Yes
Compensation for death of Insured — Limit RM10,000 or one-half of the Total Sum Insured on contents whichever is lesser	No	Yes
Servants' property	No	Yes

Note: All items of greater value than 5% of the Total Sum Insured on household contents are to be declared as separate items in the policy (except furniture, piano, organ, household appliance, radio, television set, video recorder set, Hi-Fi equipment and the like). Total value of platinum, gold and silver articles, jewellery and furs shall not exceed one third of the Total Sum Insured on household contents.

## Extension to basic cover\*

<b>Section I — Building</b> <ol style="list-style-type: none"> <li>Landlord's household goods and furnishings in blocks of flats</li> <li>Plate Glass Damage</li> <li>Loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences</li> <li>Alterations, Repairs and Additions</li> <li>Riot, Strike and Malicious Damage</li> <li>Subsidence and Landslip Cover</li> </ol>	<b>Section II — Contents</b> <ol style="list-style-type: none"> <li>Unoccupied in excess of 90 days</li> <li>Full Theft cover including Theft by domestic servants</li> <li>Riot, Strike and Malicious Damage</li> <li>Subsidence and Landslip Cover</li> </ol> <b>Section III — Other Contingencies</b> <ol style="list-style-type: none"> <li>Additional Rent Insurance</li> <li>Increased Limits of Liability</li> </ol>
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\*Can be purchased with additional premium.

## Premium rates

	Construction Classification	
	1A	1B
<b>Houseowner (Buildings)</b>		
a) Dwellings — detached and non-detached	0.090%	0.226%
b) Flats and apartments	0.093%	0.243%
<b>Householder (Contents)</b>		
a) Dwellings — flats and apartments	0.338%	0.520%
b) Residents' property in hotels, residential clubs and boarding houses	50% Loading on Contents Rate above	

- Minimum premium is RM64.80 (inclusive of SST).
- The Service Tax (ST) amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.
- Please add RM10 for stamp duty.
- Duration of cover is for one year. You need to renew your insurance policy annually.

## Major exclusions

War risks, nuclear risks, spontaneous combustion, act of terrorism, cessation works or confiscation, consequential loss, loss or damage by burst pipes whilst the house is untenanted, and cyber risks.

## Important notes

- Determining the Sum Insured:
 

**On Building**

Ensure your property is insured at an appropriate amount, considering any renovations made. Choose to insure your building on a Full Cost of Rebuilding or Reinstatement Value Basis\*, which includes architects' and surveyors' fees, debris removal costs, and compliance with any new building regulations or by-laws (e.g., submitting plans for approval).

**On Home Contents**

You can insure your home contents on either an Indemnity Basis\*\* or a Reinstatement Value Basis, and the sum insured should reflect your choice.

\* Reinstatement Value Basis - will pay full cost of repairing the damage to property without any deductions being made for wear-and-tear or depreciation.

\*\* Indemnity Basis - will pay the cost of repairing the damage to property with the deduction of wear-and-tear or depreciation.
- Items of greater value than 5% of the Total Sum Insured on household contents (excluding furniture, pianos, organs, household appliances, radios, televisions, video recorders, Hi-Fi equipment, and similar items) should be declared if you want them to be covered.
- Jewellery is covered under the Householder Policy, subject to a value not exceeding 1/3 of the Total Sum Insured on Contents.
- Excess refers to the amount you must bear for a claim before the Company covers the remaining cost. The amount will be specified in the policy wording.
- The insurance premium charged for the Houseowner and Householder Policy is in accordance with the Revised Fire Tariff, regulated by the General Insurance Association of Malaysia (Persatuan Insurans Am Malaysia).
- To make a claim, notify the Company immediately, submit a written claim, and provide all necessary detailed particulars and proof within 15 days from the date of loss.
- You may cancel this policy at any time by providing the Company with written notice. A refund of the premium will be calculated after the Company charges you based on the customary short-period rates or the minimum premium payable under the policy, whichever is higher.

This brochure is valid from 1 April 2025.

This brochure is for general information only and it is not a contract of insurance. The descriptions of available coverage are only a brief summary for quick and easy reference. The precise terms and conditions that apply are specified in the policy.

Contact us for more information: